

ATM AND POS TERMINAL AND METHOD OF USE THEREOF

ABSTRACT OF THE DISCLOSURE

A method of providing money, goods, services or the like to an account-holder based on an account when the daily ATM limit set by a bank has been met, or when a debit or credit card PIN cannot be remembered. The process will enable one to access cash and items of value through either the ATM network or a point-of-sale network to thereby obtain cash or an item of value. If the account-holder has exceeded the ATM network limit, a processor may prompt the account-holder to determine if the account-holder would like to access the account through the point-of-sale network. The money or item of value will be disbursed to the account-holder at a third location, where precautionary security measures may be utilized to ensure that the person receiving the cash is indeed the proper account-holder.